

Bill Summary
1st Session of the 59th Legislature

Bill No.:	SB 677
Version:	HASB
Author:	Sen. Kern
Date:	05/20/2025

Bill Analysis

SB 677 allows a seller to offer discounts to a consumer that elects to pay by cash, check or debit card in lieu of payment by credit card. The measure also requires any seller that wishes to impose a surcharge for credit card transactions to clearly post a notice about the surcharge for both in-store and online transactions. If the transaction is processed over the phone, the surcharge must be verbally disclosed to the consumer. The surcharge is limited to 2% of the total transaction amount or the processing cost for the retailer, whichever is less. If the seller only accepts credit cards for payment, no surcharge may be imposed. The measure also repeals a provision of law preventing sellers from adding a surcharge to credit and debit card transactions.

Repealer: [14A O.S. 2-417](#)

House Amendments

HA's to SB 677 adds language allowing a seller to offer discounts to consumers using certain payment methods. The HA's also add language relating to notice, transactions processed over the phone, and caps on the surcharge.

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